



January 2004

Spotlight

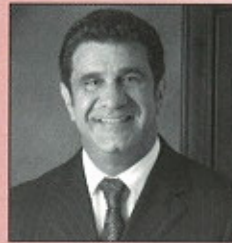
American Income Life & National Income Life

Volume 37 • Number 1



WORKSITE MARKETING *Taking off in 2004*

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith

President & CEO of
American Income Life

Changing Our Culture – Quantity and Quality

In November, I explained how I discovered the “come together” theme for 2004. This month I want to focus on how we are going to make that happen. However, before I begin, I want to remind you of the challenge facing us as we start a New Year. I am asking that everyone commit to a 10 percent increase in production and a 10 percent increase in 13-month retention. It is time we bring these two important components together and give them the attention they deserve.

To meet this challenge, I believe we are going to have to change our culture. We must bring our focus into alignment and disseminate our attention to allow quality an equal billing with quantity. To do this, we will need to begin building relationships – with our fellow Producers and our clients.

Culture is about taking the time to make sure the policyholders are expressing their needs, and we are selling a policy to meet those needs. Culture is about taking the time to help each other out, sharing techniques that work and advising on the ones that don't.

As the New Year begins, all the old walls will be broken down and the new cultures we adopt will merge into making American Income and National Income as great as we know they can be. This will be the year where I will ask you to look at the way you sell and what you sell. It is time for us to broaden our horizons and strengthen our portfolios.

Many of you have heard the story of 40 years ago when American Income was selling almost all A&H with the majority being disability policies and hardly any life insurance. You may have also heard the story of banks calling in the loans because this business was so unprofitable. However, almost overnight, Mr. Rapoport turned this into a life company and, by doing so, saved American Income.

The story is true, but folks, that was over 40 years ago. A&H is no longer the boogey man! In fact, our accident and health products are more profitable than our life products. If your average closing ratio was one of three, and you could turn that ratio into two of three by selling a cancer policy, a critical illness policy or a hospital indemnity policy, what would that do for your confidence? For your income? For your bottom line?

We are changing our culture to put into your hands what sells; what working families want. We are also changing our bonus systems and convention qualifications, so A&H is not only acknowledged, but it is rewarded. We are changing our culture so A&H will come together with quality and quantity.

This month's issue of *Spotlight* focuses on our *Worksite Marketing Advantage* program which offers a great service to both small business employers and their employees. And, in months to come, we will focus on other markets such as the senior market and how we can tap into that tremendous resource. The senior market is a growing market and, as I said at the SGA meeting, if a small town “mom and pop” insurance operation can write \$70,000,000 from this market, don't you think American Income, an international company with third-party endorsed leads, can write another \$100,000,000? I say, “You bet we can!”

This is the year where quality and quantity come together, where profit and production come together, where cultures – which in the past collided – come together. With your ability to change, focus and execute – with the blood, sweat and tears of every second, minute, hour, day, week, month, and year you have put into your business – will also come the sacrifices, rewards, the ups and the downs. But never fear – yes – 2004 is the year it will all *come together!*

Dates to Remember

Wednesday, Jan. 28, 2004

All business and PR credits must be in the Home Office to count for January production.

Wednesday, Feb. 25, 2004

All business and PR credits must be in the Home Office to count for February production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$586,191.28 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Roger's Been Promoted!

We are pleased to announce Roger Smith's promotion to President & Chief Executive Officer of American Income. Mr. Smith was formerly President & Chief Marketing Officer. *Congratulations!*

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention: 67.0%

Net to Gross: 78%

Congratulations are in Order!

Carlos Bastardo, a General Agent with the Scott Smith Agency, achieved \$100,000 of in-force premium over the last 13 months.

Michael Nowak, a General Agent with the Durhon Oldham Agency, achieved \$100,000 of in-force premium over the last 13 months.

Daniel Potilechio, an Individual Producer with the Scott Smith Agency, achieved \$100,000 of in-force premium over the last 13 months.

Robert Ulreich, a General Agent with the Jatoft-Foti Agency, achieved \$100,000 of in-force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Babamas! The convention will be held July 8-11, 2004.*

Founder's Club Outstanding Producers

Fourth Quarter 2003

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Lance Brown	David Cohen	5	\$46,022		77.3
Rudi Camenzind	David Cohen	2	49,182		89.1
Mary Ann Gaelic	Steve Friedlander	1	74,448		76.3
Hal Herman	Durhon Oldham	2	42,942		86.9
Yvonne Hernandez	David Cohen	2	51,772		84.5
Hurst Kopp	Nick Nitkowski	1	62,974	96	
Karen McQuoid	Steve Friedlander	1	75,355		77.0
Russell Morris	Marc Zipper	4	51,324		91.4
Curt Snow	Jatoft-Foti	1	63,570		76.0
Robert Ulreich	Jatoft-Foti	2	64,035		86.3
David Wang	Scott Smith	5	96,230		84.2
Matthew Wolfanger	Durhon Oldham	5	82,395		87.2

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

Fourth Quarter 2003

PR Rep	SGA	Times Qualified	Number of Cards/Groups
Malka Arony	Steve Hartman	1	14,464 Cards
Cheryl Cook	Durhon Oldham	2	17,719 Cards

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Tuesday, Feb. 24	February	All business must be mailed to Home Office.
Wednesday, Feb. 25		All business must be at the Home Office to be guaranteed for February.
Thursday, Feb. 26		Business received this day is not guaranteed for February.
Friday, Feb. 27		End of Month — business received this day is not guaranteed for February.
	March	
Friday, March 26		All business must be mailed to Home Office.
Monday, March 29		All business must be at the Home Office to be guaranteed for March.
Tuesday, March 30		Business received this day is not guaranteed for March.
Wednesday, March 31		End of Month — business received this day is not guaranteed for March.
	April	
Friday, April 9		Good Friday — Home Office holiday.
Tuesday, April 27		All business must be mailed to Home Office.
Wednesday, April 28		All business must be at the Home Office to be guaranteed for April.
Thursday, April 29		Business received this day is not guaranteed for April.
Friday, April 30		End of Month — business received this day is not guaranteed for April.
	May	
Tuesday, May 25		All business must be mailed to Home Office.
Wednesday, May 26		All business must be at the Home Office to be guaranteed for May.
Thursday, May 27		Business received this day is not guaranteed for May.
Friday, May 28		End of Month — business received this day is not guaranteed for May.
Monday, May 31		Memorial Day — Home Office holiday.
	June	
Friday, June 25		All business must be mailed to Home Office.
Monday, June 28		All business must be at the Home Office to be guaranteed for June.
Tuesday, June 29		Business received this day is not guaranteed for June.
Wednesday, June 30		End of Month — business received this day is not guaranteed for June.
	July	
Monday, July 5		Independence Day — Home Office holiday.
Tuesday, July 27		All business must be mailed to Home Office.
Wednesday, July 28		All business must be at the Home Office to be guaranteed for July.
Thursday, July 29		Business received this day is not guaranteed for July.
Friday, July 30		End of Month — business received this day is not guaranteed for July.
	August	
Thursday, Aug. 26		All business must be mailed to Home Office.
Friday, Aug. 27		All business must be at the Home Office to be guaranteed for August.
Monday, Aug. 30		Business received this day is not guaranteed for August.
Tuesday, Aug. 31		End of Month — business received this day is not guaranteed for August.
	September	
Monday, Sept. 6		Labor Day — Home Office holiday.
Monday, Sept. 27		All business must be mailed to Home Office.
Tuesday, Sept. 28		All business must be at the Home Office to be guaranteed for September.
Wednesday, Sept. 29		Business received this day is not guaranteed for September.
Thursday, Sept. 30		End of Month — business received this day is not guaranteed for September.
	October	
Tuesday, Oct. 26		All business must be mailed to Home Office.
Wednesday, Oct. 27		All business must be at the Home Office to be guaranteed for October.
Thursday, Oct. 28		Business received this day is not guaranteed for October.
Friday, Oct. 29		End of Month — business received this day is not guaranteed for October.
	November	
Tuesday, Nov. 23		All business must be mailed to Home Office.
Wednesday, Nov. 24		All business must be at the Home Office to be guaranteed for November.
Thursday, Nov. 25 and Friday, Nov. 26		Thanksgiving — Home Office holiday.
Monday, Nov. 29		Business received this day is not guaranteed for November.
Tuesday, Nov. 30		End of Month — business received this day is not guaranteed for November.
	December	
Thursday, Dec. 23 and Friday, Dec. 24		Christmas — Home Office holiday.
Monday, Dec. 27		All business must be mailed to Home Office.
Tuesday, Dec. 28		All business must be at the Home Office to be guaranteed for December.
Wednesday, Dec. 29		Business received this day is not guaranteed for December.
Thursday, Dec. 30		End of Month — business received this day is not guaranteed for December.
Friday, Dec. 31		New Year's Eve — Home Office holiday.

Promoted To Supervising Agent

Shoaib Abbasi Rick Altig Alberta	Mina Eskandar Eric Giglione New Jersey	Herbert Holmes Williams-Williams Georgia	Gary Lowe Mark Hancock Indiana	Shelly Russell Furer-Whittinghill California	Duard Thomas Robert Smith Oklahoma
Donald Anderson Eric Giglione Pennsylvania	Anthony Esposito Marc Zipper Florida	Bernard Hyson Eric Neal Texas	Contina Lucas Ali Shahrak North Carolina	Jahan Saffari Rick Altig British Columbia	Ken Thomas Geneser-Bitman Illinois
Abdelhadi Badreddine Rick Altig Quebec	Jason Fakes Mark Hancock Indiana	Grant Iranian Rick Altig Quebec	Victor MacNab Altig-Martyn Newfoundland	Joaquin Santos Jatoft-Foti California	Brandon Verccrusse Gleb Ostrovsky Mississippi
Julie Campbell Scott Smith Illinois	James Flores Bill Jennings Colorado	Marion Jones Gleb Ostrovsky Mississippi	Paul McCarthy Eric Giglione New York	Alexander Shurin Eric Giglione New Jersey	Thomas White Eric Giglione New Jersey
Melissa Chan Eric Giglione New York	Abraham Fominoff Rick Altig British Columbia	Scott Keeney Durhon Oldham Pennsylvania	Corey Neff Rick Altig North Dakota	Justin Smith Steve Friedlander New Zealand	Tina Whitfield Ali Shahrak North Carolina
Vicki Crawford Steve Friedlander New Zealand	Jason Gardner Ali Shahrak North Carolina	Bedis Kilani Rick Altig Quebec	Brodie O'Brien Rick Altig Ontario	Richard Stahler Eric Giglione New Jersey	James Worf Bill Jennings Colorado
Ramona Cruz Geneser-Geneser Illinois	Avrom Gossack Joshua Chalom Ontario	Rob Kohrmann Geneser-Geneser Illinois	Eric Renteria Bill Jennings Colorado	Joseph Stapleton Eric Giglione New York	Jahanzeb Zafar Joshua Chalom Ontario
Brendan Curry Giglione-Brister Massachusetts	Max Greenlee Tom Williams Florida	James Larkin Eric Giglione New York	Daniel Ribaud Eric Giglione New Jersey	Michael Stewart Geneser-Geneser Illinois	Scott Zoll Vic Hancock Kentucky
Michael Drake Vic Hancock Indiana	Gabriel Hernandez David Zophin Connecticut	Kristy Lewis Williams-Williams Georgia	Tommy Richardson Robert Smith Oklahoma	Maijargal Sukhbaatar Gleb Ostrovsky Mississippi	
Brooke Duchesneau Rick Altig Iowa	Wesley Hiter Geneser-Bitman Illinois	Christian Lodde Allan Jennings Alabama	Pierre Roy Rick Altig Quebec	Roy Tellman Rick Altig Washington	

Promoted To General Agent

Ricky Bausley Geneser-Bitman Illinois	Richard Correa Bill Jennings Colorado	David Fagoaga Bill Jennings Colorado	Rebecca Moffitt Jatoft-Foti California	Nannette Troutman Rick Altig Oregon
Ronald Browning Tom Williams Florida	Karen Eby Scott Smith Michigan	Danielle Holmes Bill Jennings Colorado	Daniel Shahbazi Furer-Whittinghill California	Dat Truong Marc Zipper Florida
Keith Campbell Tom Williams Florida	Richard Evenson Joseph Manone Wisconsin	Frank Jeter Robert Hughes North Carolina	James Stallings Vlad Basov Texas	

Promoted To Master General Agent

Kevin Appasamy Rick Altig Manitoba	Mohammed Gani Rick Altig Oregon	Timothy McCleskey Rick Altig Tennessee	Michael Rizzo Eric Giglione New Jersey	Roger Tasaka Rick Altig Hawaii	David Zach Steve Greer Texas
Michael Barrett Rick Altig Virginia	Fitzroy Jacobs Rick Altig Ontario	Robert Morton Ali Shahrak North Carolina	Anthony Scavera Rick Altig Washington	Joshua Wise Rick Altig Tennessee	
Cherie Cooper Rick Altig British Columbia	Daniel LaMarche Rick Altig Ontario	Dorian Oldham Durhon Oldham New York	Rene Sheir Rick Altig Quebec	Matthew Wolfanger Durhon Oldham New York	
Patrick Fowler Rick Altig Washington	Mathew MacCannell Altig-Martyn British Columbia	Dan York Rick Altig Tennessee	Denis St.Pierre Rick Altig Quebec	Jefferson Yupitun Rick Altig British Columbia	



1. David Wang
Woodridge, IL



2. Marlon Underwood
Woodridge, IL



3. Donald McMillan
Burnaby, BC



4. Pablo Pirela
Woodridge, IL



5. Allan Gilbert
Woodridge, IL



6. Timothy Cruise
Woodridge, IL



7. Robert Ulrich
Concord, CA



8. Karen McQuoid
Auckland, NZ



9. Omar Hashimi
Concord, CA



10. John Baloun
Calgary, AB

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

December Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. David Wang	\$31,991		84.2	David Wang	Scott Smith
2. Marlon Underwood	27,900		69.2	Marlon Underwood	Scott Smith
3. Donald McMillan	27,719	100		Bill Hayer	Rick Altig
4. Pablo Pirela	26,560	98		Denise Gilbert	Scott Smith
5. Allan Gilbert	24,455		67.9	Denise Gilbert	Scott Smith
6. Timothy Cruise	24,108		78.6	Steven Jakubczak	Scott Smith
7. Robert Ulrich	23,071		89.2	Roger Johnson	Jatof-Foti
8. Karen McQuoid	22,419		77.2	Lawrence Hauck	Steve Friedlander
9. Omar Hashimi	22,359		73.4	Steve Foti	Jatof-Foti
10. John Baloun	22,205		71.3	Rick Choptuik	Rick Altig
11. Michael Snow	20,618		69.2	Jeffory Churchfield	Rick Altig
12. Edward Johnson	19,573	98		James Dattilo	Marc Zipper
13. Abdulrazzaq Ahmed	18,720		76.6	Zulfikar Bhukera	Scott Smith
14. James Dattilo	18,641		67.6	James Dattilo	Marc Zipper
15. Wai-Ming Wong	17,728		70.7		David Cohen
16. Carla Miller	17,557		74.1	Carla Miller	John Akers
17. Mary Ann Gaelic	17,320		73.6	Lawrence Hauck	Steve Friedlander
18. Michael Nowak	17,007		69.1	Jim Bianchi	Durhon Oldham
19. Daniel Potilechio	16,851		76.1	David Wang	Scott Smith
20. Catherine Clarke	16,682		74.8	Roger Geering	Steve Friedlander

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$263,746		84.2	David Wang	Scott Smith
* 2. Timothy Cruise	239,066		78.6	Steven Jakubczak	Scott Smith
* 3. Marlon Underwood	210,778		69.2	Marlon Underwood	Scott Smith
* 4. Matthew Wolfanger	184,100		85.0	Matthew Wolfanger	Durhon Oldham
* 5. Curt Snow	181,320		81.7	Curt Snow	Jatof-Foti
* 6. James Dattilo	180,889		67.6	James Dattilo	Marc Zipper
* 7. Karen McQuoid	179,498		77.2	Lawrence Hauck	Steve Friedlander
* 8. Mary Ann Gaelic	174,179		73.6	Lawrence Hauck	Steve Friedlander
* 9. Michael Nowak	165,858		69.1	Jim Bianchi	Durhon Oldham
* 10. Robert Ulrich	162,948		89.2	Roger Johnson	Jatof-Foti
11. Ruben Soberanes	157,907		73.7	Doreen Ryan-Foti	Jatof-Foti
12. Abdulrazzaq Ahmed	155,803		76.6	Zulfikar Bhukera	Scott Smith
13. Russell Morris	152,454		91.4		Marc Zipper
14. Allan Gilbert	143,247		67.9	Denise Gilbert	Scott Smith
15. Scott Remmey	142,307		80.8	Jeffrey Dinocento	Eric Giglione
16. Yvonne Hernandez	140,125		84.5	David Iriye	David Cohen
17. Jennifer Baron	134,410		68.0	William Cook	Tom Williams
18. Jinzhou Zhao	134,172		90.0	Rob Hay	Rick Altig
19. Daniel Potilechio	132,643		76.1	David Wang	Scott Smith
20. Lance Brown	129,248		75.9	Kathy Mann	David Cohen

▲ Percentage of Net to Gross

Are You Ready for Hawaii?

Six-Month Contest winners are set for the trip of a lifetime. They are headed for the tropical isle of Hawaii and the diamond of the jet-set *The Fairmont Kea Lani*. Join us in congratulating those who will take part in the fabulous, once-in-a-lifetime experience.



Fresh Air . . .

Balmey Afternoons . . .

Soothing Sunsets . . .

And the winners are . . .

THE FAIRMONT KEA LANI/HAWAII WINNERS

Listed below are the winners for the Six-Month Contest.

PR Rep. in Category A: Erica Dalager – 22,050 cards

PR Rep. in Category B: Laurie Onasch – 23,112 cards

PR Rep. in Category C: Vivian Dwyer – 72 groups

Individual Producers:

1. David Wang	\$138,586 in Net ALP	9. Michael Nowak	\$91,192 in Net ALP
2. Timothy Cruise	\$132,498 in Net ALP	10. Curt Snow	\$90,221 in Net ALP
3. Marlon Underwood	\$112,514 in Net ALP	11. Michael Lau	\$81,370 in Net ALP
4. Karen McQuoid	\$111,244 in Net ALP	12. Ruben Soberanes	\$81,144 in Net ALP
5. Mary Ann Gaelic	\$107,140 in Net ALP	13. Abdulrazzaq Ahmed	\$79,735 in Net ALP
6. Matthew Wolfanger	\$99,173 in Net ALP	14. Scott Remmey	\$79,600 in Net ALP
7. Robert Ulreich	\$95,942 in Net ALP	15. Daniel Potilechio	\$77,040 in Net ALP
8. James Dattilo	\$94,364 in Net ALP		

SAs: Mary Ann Gaelic – \$308,852 in Net ALP

General Agents:

1. Elaina Bosco	\$328,130 in Net ALP	3. Kevin Leonard	\$243,660 in Net ALP
2. Stefan Reynolds	\$294,920 in Net ALP		

Master General Agents:

1. Paul Rumbuc	\$1,130,136 in Net ALP	3. Lawrence Hauck	\$752,451 in Net ALP
2. Jim Bianchi	\$874,548 in Net ALP		

RGAs: Rob Hay – \$1,700,218 in Net ALP

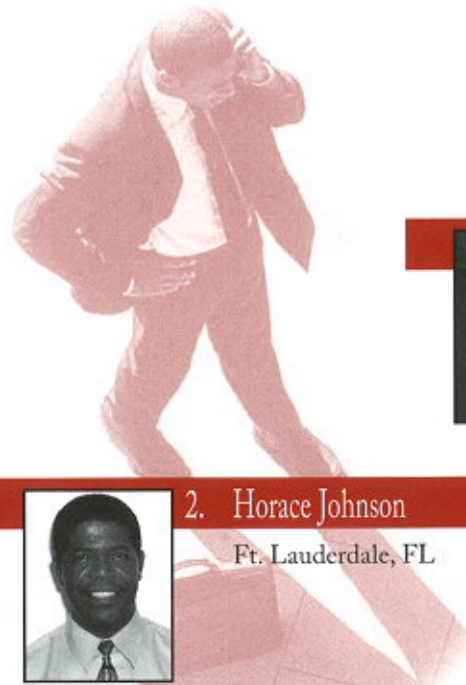
SGA Category I: Durhon Oldham – 52% increase

SGA Category II: Eric Giglione and David Brister – 26% increase

SGA Category III: David Zophin – 61% increase

SGA Category IV: Steve Friedlander – 35% increase

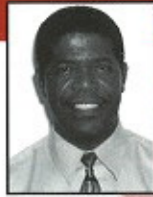
Supervising Agents



1. Mary Ann Gaelic

Auckland, NZ

Recordbreaker!
MTD Net ALP
YTD Net ALP



2. Horace Johnson

Ft. Lauderdale, FL



3. Scott Rhodes

Crystal, MN

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$33,569	\$50,889		73.6	6	Lawrence Hauck	Steve Friedlander
2. Horace Johnson	26,762	39,539	94		4	William Cook	Tom Williams
3. Scott Rhodes	16,552	22,778	91		2	Tracy McNallan	Rick Altig
4. Ernesto Conder	15,232	19,164	89		3	David Iriye	David Cohen
5. Robert Cosgrove	13,673	16,781	83		2	James Dattilo	Marc Zipper

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$266,978	\$443,893		73.6	6	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	108,195	161,050		79.2	3	David Iriye	David Cohen
3. Jean-Marc Louis	85,291	113,429	90		5	Theodore Pappas	Eric Giglione
4. Keron Sears	68,312	90,219	83		2	David Hausman	Eric Giglione
5. Ernesto Conder	63,033	86,511	89		3	David Iriye	David Cohen

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Elaina Bosco

Ft. Lauderdale, FL



2. Gregory Saird

Rochester, NY



3. Stefan Reynolds

Auckland, NZ



4. Hal Herman

Rochester, NY



5. Rodney Husmann

Los Angeles, CA

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

December Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Elaina Bosco	\$77,835	\$81,636		70.8	14	William Cook	Tom Williams
2. Gregory Siard	36,752	42,659	92		5	Jim Bianchi	Durhon Oldham
3. Stefan Reynolds	35,977	59,256		76.6	5	Lawrence Hauck	Steve Friedlander
4. Hal Herman	35,266	50,928		77.7	5	Paul Rumbuc	Durhon Oldham
5. Rodney Husmann	31,781	32,364		77.9	7	Erik Graham	David Cohen
6. Jeffrey Ravnitzky	26,778	38,979		71.3	11	Israel Pena	Tom Williams
7. Kevin Leonard	25,777	36,011		73.2	5	Marlon Underwood	Scott Smith
8. Maurice Davies	25,587	32,710		72.7	4	Roger Geering	Steve Friedlander
9. Kyle Kozel	25,421	29,994	85		5	Scott Sonnenberg	Geneser-Geneser
10. Sarah Lundgren	22,132	32,461	97		4	Kirk Kupsy	Geneser-Bitman

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Elaina Bosco	\$402,257	\$485,022		70.8	14	William Cook	Tom Williams
* 2. Stefan Reynolds	296,072	401,274		76.6	5	Lawrence Hauck	Steve Friedlander
* 3. Kevin Leonard	284,148	437,490		73.2	5	Marlon Underwood	Scott Smith
* 4. Robert Morrison	283,799	284,498		71.4	6	Timothy Simpson	Rick Altig
* 5. Robert Dunn	254,465	322,197		73.3	8	Keith Zabrocki	Marc Morton
6. Chris Hernandez	241,684	352,022		67.9	4	James Beck	Scott Smith
7. Rodney Husmann	225,813	266,692		77.9	7	Erik Graham	David Cohen
8. Maurice Davies	216,964	314,018		72.7	4	Roger Geering	Steve Friedlander
9. Mark Reddington	214,610	323,038		73.0	2	Paul Rumbuc	Durhon Oldham
10. Hal Herman	211,245	376,452		77.7	5	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

What is Worksite Marketing?

American Income's Worksite Marketing program was built around the Internal Revenue Code Section 125, the 1978 tax code which created cafeteria, or premium only plans. Simply put, an employer will select from a "menu" of AIL's insurance products, which will then be offered to that business' employees. Through these premium only plans an employer can deduct the benefit premium payments before taking taxes out of an employee's pay.

Worksite Marketing is a market that has been around for over 50 years – 27 years of Section 125 sales – and, which by all studies, remains virtually untapped. The market sales potential for this untapped market is estimated at \$100 billion in potential premium. It caters to customers – employees – looking for one-stop insurance shopping. It also benefits the employer. In this time of economic recovering, employer's contributions to medical plans continue to rise yearly at a rate of 4 to 10 percent or more. Participation in AIL's Worksite Marketing program allows employers to control these skyrocketing costs.

Worksite Marketing offers a tax advantage to both employer and employee while opening the door on a whole new market for you, the insurance professional.

What Does Worksite Marketing Mean to You?

Here are just a few reasons why you should explore this market:

- There are 56 million small businesses in the U.S with more than 135 million in the workforce.
- An estimated 90 percent of employees work for companies of less than 1,000 employees (we are predicting that those Producers who target small groups (10 to 100) and focus on service will be the most successful with this program).
- Seventy percent of the workforce will buy products if payroll deduction is offered while 50 percent prefer this method of payment.
- This is a daytime activity. With traditional life insurance sales, many appointments take place after five. In this market, you can augment your current business by selling Worksite during the day and life at night.
- This is an efficient market. By efficient, we mean you are capable of seeing a lot of prospects in a shorter period of time.
- This market allows for a good persistency in that you are working prospects with a source of income. Also, the closing potential for this market is estimated at 70 percent.
- This market offers a tremendous source of referrals which then allows you to build relationships with future businesses.

For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.

Presenting to an Employer

When presenting this benefit to employers, it is important to stress the tax savings of this program. For example when you call on an employer you might start the conversation like this:

"Good morning Mr. Jones, I'm John Doe with American Income Life, and I'm offering a service that will not only save you money but will reduce your tax burden as well. Do you currently think you are paying too much in taxes? Would you like to save on the taxes you do pay?"

This should get you in the door. However, your presentation is not over. Remember, it is important to know where your audience is coming from when impelling them to action (see the sidebar). Given this, once you are in front of the employer, show them you are not telling them how to run their business or selling them insurance, but just helping them improve the way they do business and saving them tax dollars.

By showing the employer how it helps them and focusing on servicing that product once it is in place, they may be impressed enough to give you more business in the future.

Presenting to an Employee

When presenting this premium plan offering to employees, focus on the increase in discretionary income that the employee will have by participating. Let the employee know that the Worksite Advantage allows them to pay for their benefits before they pay Uncle Sam, "You will pay less taxes, have more disposable income and more benefits." Let them know that this tax break works to their advantage due to the fact that premiums are taken out through payroll deduction on a pre-tax basis. Also, let them know that American Income offers a portfolio of a variety of quality supplemental insurance products that will benefit not only the employee, but their family as well.

Don't forget to mention these benefits are portable, the coverage will stay with the employee even if they change jobs or retire. Let them know this is a wonderful program and a great opportunity to get the coverage they need at an affordable price. Also, these programs are voluntary. AIL products are offered, but there is no requirement that employees purchase anything.

It's an old adage, but listen wisely . . .

Practice makes perfect!

As insurance professionals, presentations – preparing for and giving them – come with the territory. However, many of us lack the know-how to deliver an effective presentation. Here are a few tips to help put you in the know and may make the difference in closing a sale:

1. **Understand your audience.**
Make your presentations more lively and engaging by caring for your audience – put yourself in their shoes. Margo Krasne, President of *Speak Up*, suggests you, "Ask yourself, 'What is their reality? What do they want, need, and care about?' Good speakers take care of their audiences."
2. **Plan your presentation strategy.**
Map-out your presentation before you deliver it in front of your audience. Being prepared ahead of time only makes you look more credible as a professional. What this means is, plan to use information which will move your audience forward throughout the speech. Avoid glassy stares by not overloading your listener and giving them too much information to process at once.
3. **Choose your visual tools carefully.**
Visual elements in a presentation should always assist you in delivering your message. This tool should not become your presentation. Relying too heavily on visual aids will only insight boredom from your audience. Used properly, visual elements will allow you to move your audience from one point to another.
4. **Finally, practice makes perfect.**
"I cannot stress enough the benefits of rehearsal – the most important of which is not subjecting your audience to your stumbling and fumbling as you deliver your speech," adds M. Krasne. Practicing only make you more confident as well as allows your customers to be more confident in you.

Presentations are intended to impel those listening to action. In our case, we want them to buy our product. Knowing your audience, planning your strategy, using visuals to your advantage and rehearsing only helps you seal the deal in the end. Planning effective presentations around where your audience is coming from, where you want them to go and how you want them to get there may be your ticket to better results in the field.

For more information and techniques for effective public speaking log on to instantspeakingsuccess.com.

Employer tax savings with AIL's Worksite Advantage

Number of Employees	Annual Savings	Monthly Savings
10	\$1,000	\$83.33
20	\$2,000	\$166.67
30	\$3,000	\$250.00
40	\$4,000	\$333.33
50	\$5,000	\$416.67
100	\$10,000	\$833.33
200	\$20,000	\$1,666.67

*The chart is based on a standard 2000 \$100,000, 10% rate. Additional state and local taxes may apply.

The AIL Worksite Advantage

A preview of affordable insurance solutions for working men & women and their families

Are you an employer? Do you have employees? If so, you can deduct the cost of your employees' health and life insurance premiums. This is a great way to reduce your taxes and provide a valuable benefit to your employees. For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.



1. Jim Bianchi

Rochester, NY



2. Paul Rumbuc

Rochester, NY

Recordbreaker!
YTD Net ALP



3. William Cook

Ft. Lauderdale, FL



4. Lawrence Hauck

Auckland, NZ



5. Bill Hayer

Burnaby, BC

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

December Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$174,067	\$224,302		76.7	12	Durhon Oldham
2. Paul Rumbuc	131,989	193,249		77.2	18	Durhon Oldham
3. William Cook	128,474	159,099		68.6	28	Tom Williams
4. Lawrence Hauck	81,258	134,419		74.3	19	Steve Friedlander
5. Bill Hayer	61,235	69,347		68.3	8	Rick Altig
6. Erik Graham	61,074	100,213		78.7	19	David Cohen
7. Kevin Surles	54,482	61,267		76.6	13	David Zophin
8. Joshua Goodman	53,624	63,784		67.4	21	William Jennings
9. Leslie Taylor	51,595	56,246		67.4	8	Dan Phillips
10. David Iriye	51,019	64,383		71.9	13	David Cohen

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,241,375	\$2,168,283		77.2	18	Durhon Oldham
* 2. Lawrence Hauck	1,039,528	1,233,560		74.3	19	Steve Friedlander
* 3. Jim Bianchi	1,019,482	1,218,015		76.7	12	Durhon Oldham
* 4. Steven Greer	839,818	1,053,535		75.9	14	Durhon Oldham
* 5. David Iriye	762,446	938,026		71.9	13	David Cohen
6. William Cook	702,665	1,031,052		68.6	28	Tom Williams
7. Leslie Taylor	631,418	732,851		67.4	8	Dan Phillips
8. Steve Foti	606,955	1,113,711		69.9	11	Jatoft-Foti
9. Erik Graham	601,833	1,196,862		78.7	19	David Cohen
10. Marlon Underwood	575,365	996,514		68.2	10	Scott Smith

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Scott Smith	\$6,398.34
Robert Ulreich	Jatoft-Foti	\$4,614.24
Timothy Cruise	Scott Smith	\$4,580.55
Marlon Underwood	Scott Smith	\$4,464.08
Karen McQuoid	Steve Friedlander	\$4,259.75
William Burbank	Durhon Oldham	\$3,927.90
Allan Gilbert	Scott Smith	\$3,912.93
Omar Hashimi	Jatoft-Foti	\$3,801.17
Frank Sommers	Durhon Oldham	\$3,602.48
John Baloun	Rick Altig	\$3,552.83

Total Retention Bonus Paid: \$433,245.41 352 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Paul Rumbuc	Durhon Oldham	\$9,662.56
Lawrence Hauck	Steve Friedlander	\$8,181.22
Bill Hayer	Rick Altig	\$7,368.25
Jim Bianchi	Durhon Oldham	\$7,186.66
William Cook	Tom Williams	\$6,192.12
Dustin Raam	Rick Altig	\$5,699.78
Denise Gilbert	Scott Smith	\$4,530.32
John Bulecza	Marc Zipper	\$4,228.73
Kevin Surles	David Zophin	\$4,134.09
Leslie Taylor	Dan Phillips	\$3,610.75

Total Leadership Bonus Paid: \$109,643.60 55 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Erica Dalager	Rick Altig	\$3,470.80
Al Wall	Joshua Chalom	\$3,014.17
Laurie Onasch	Joseph Manone	\$2,659.07
Robin Andrade	Gigione-Brister	\$2,278.98
Cheryl Cook	Durhon Oldham	\$1,759.26
Malka Arony	David Cohen	\$1,685.43
Joseph Galusha	Durhon Oldham	\$1,656.68
Leo VanDenBussche	Rick Altig	\$1,576.64
Gabriela Berloni	Joshua Chalom	\$1,532.52
Frances Christie	Rick Altig	\$1,482.66

Total PR Bonus Paid: \$43,302.27 52 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

Bo Gentile

Vice President,
Recruiting & Development

Developing Leaders

Are leaders born or made? Can you learn leadership skills? Can you develop leadership skills? Depending on whom you talk to, you will get a variety of answers.

No matter which side of the question you stand on, there are seven qualities all successful leaders have, regardless of the size or location of their Agency.

Effective Leaders . . .

. . . **Make others feel important.** If your goal and decisions are self-centered, your Producers will lose their enthusiasm quickly. Be sure to emphasize their strengths and contributions, not your own.

. . . **Promote your Producers' career path.** The new Producers in your Agency need a clear idea of where you are leading them, and they need to understand why that goal is valuable to them. Your job as their Manager, or trainer, is to provide that vision.

. . . **Follow the "Golden Rule."** Treat everyone in your Agency the same way you want to be treated. An abusive leader attracts few loyal followers.

. . . **Admit Mistakes.** If the Producers you are working with suspect you're covering up your own mistakes, they will hide their mistakes too, and you will lack the information needed to train them to their fullest potential.

Source: *Leadership and Management Review*, December 2003.

. . . **Criticize one-on-one.** Public praise encourages other to excel, but to criticize in public only embarrasses and alienates everyone.

. . . **Stay close to the action.** You need to be hands on with everyone in your Agency, from the new recruit to the fifth year Individual Producer. Talk to everyone in your Agency, and observe how business is being handled. Often you will gain new ideas as to how to make systems work smoothly and how training can flow better in the office.

. . . **Competition is the key.** The competitive drive in your Agency can be the most valuable tool you have – if you use it right. Set goals for yourself as well as everyone in your hierarchy, reward members who meet and exceed those goals.

Recruiting and developing successful leaders is what American Income and National Income are all about. By developing the leadership skills from those potential leaders in your hierarchy, you are more likely to retain those leaders in the future. It is up to you as Producers, Managers and SGAs to set the example for others to follow. By letting it all Come Together in 2004, we are all likely to succeed.

American Income & National Income – Helping You Discover Your Leadership Potential

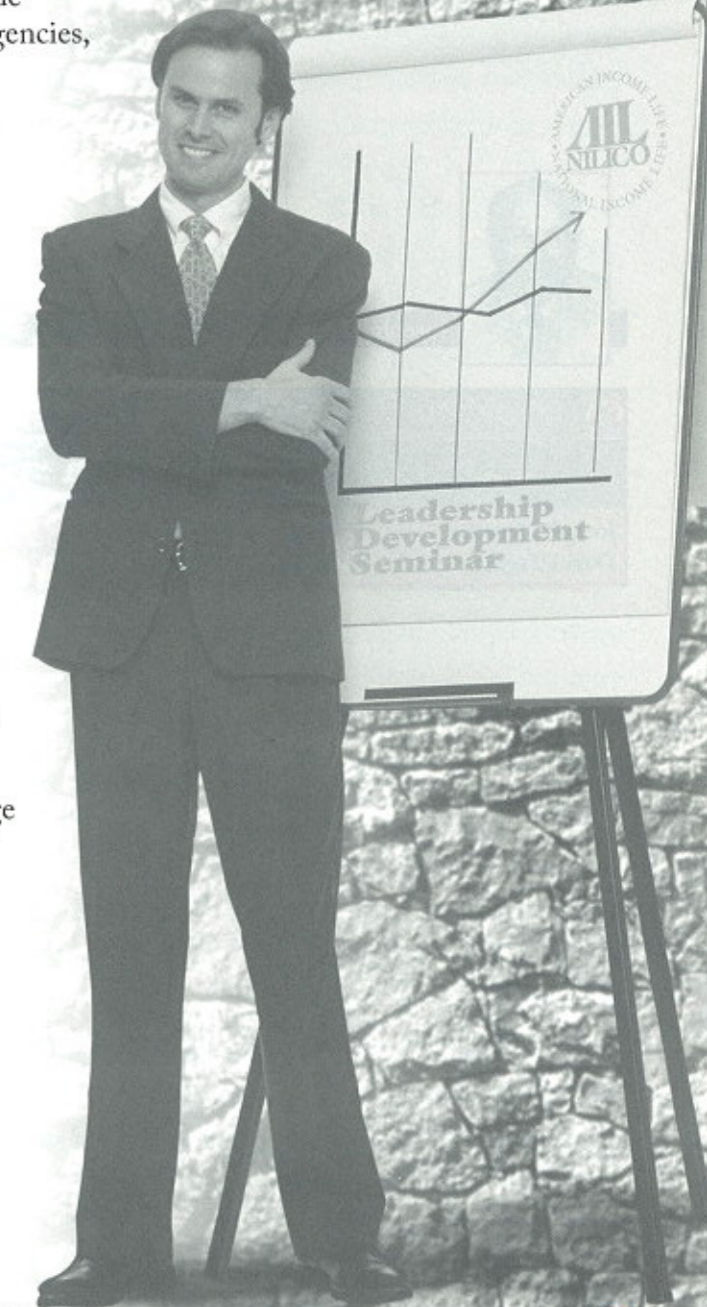
As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offer Leadership Development Seminars three times a year to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting to cover topics such as:

- ❖ Making the Most of Your Opportunity
- ❖ The Recruiting Process
- ❖ "Opportunity Unlimited"
- ❖ Management Reports
- ❖ Lead Sources and Referrals
- ❖ Field Training
- ❖ The 21 Laws of Leadership
- ❖ Making Success Happen
- ❖ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

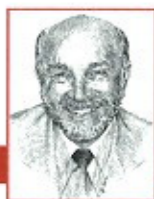
The next seminar will be held May 20-22, 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!





Durhon Oldham

CATEGORY I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Stdrd	Net ALP
	Durhon Oldham	\$373,375	\$164,400	227	\$499,475		76.9	\$3,453,881	\$1,490,400	232	\$4,899,955
	Marc Zipper	163,019	100,000	163	233,586		67.2	1,616,522	1,341,600	120	2,407,351
	Rick Altig	898,267	596,400	151	1,517,287		68.6	11,101,149	7,156,800	155	17,625,015



Joseph Manone

CATEGORY III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Stdrd	Net ALP
	Joseph Manone	\$99,999	\$68,400	146	\$189,392		75.5	\$938,399	\$820,800	114	\$1,965,806
	David Zophin	105,354	84,000	125	121,792		77.9	865,697	852,000	102	1,169,924



Steve Friedlander

CATEGORY IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Stdrd	Net ALP
	Steve Friedlander	\$102,692	\$56,400	182	\$196,714		74.3	\$1,451,415	\$676,800	214	\$1,961,521
	Gleb Ostrovsky	63,473	56,400	113	71,905	88		382,798	338,400	113	473,781



Steve Greer

CATEGORY VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Stdrd	Net ALP
	Steve Greer	\$40,827	\$21,000	194	\$55,129	96		\$40,827	\$21,000	194	\$55,129
	Dan Phillips	49,057	44,400	110	50,471	90		97,974	177,600		119,060



FROM THE DESK OF:

Rob Falvo

Vice President,
Field Operations

Goal Setting

As we enter the New Year, it is very important for those of us who are students of leadership to set bigger and better goals. We need a clear conception of what we want. An idea of where we want to go, what we want to accomplish. A conception of what we want to become. It should be both clear and specific.

Everybody wants to be somebody, but not just anybody. We want our lives to count. We want to accomplish something in this life. But what?

How about you? What do you want to be? What do you want to do? Are you becoming it now? Are you beginning to do it already, in some small way? If not, why not? What are you waiting for? If you are moving in a general direction you feel good about, are you making the sort of progress you think is appropriate? And, where will you end up? Or are these questions for which you have no clear answers at the moment?

Do you ever stop to ask yourself things like, "Why am I in this career?" Or, "Where is this relationship going?" Perhaps, "How would I like to see my family life develop?"

In our professional lives and in our personal lives, we need specific goals. We need to answer questions like these. We need a clear conception of what we want.

Answering these questions can be an exercise in self-knowledge. We don't always know what we want. It may take a bit of effort to find out, but it's well worth the trouble.

Knowledge is power and self-knowledge is the greatest source of personal power on this earth. When we start to define clear goals, we begin the exciting task of discovering and defining ourselves. It's certainly not a once-and-for-all event. However, like everything else, our goals may change or evolve over time. But we must begin the process of setting targets right away and shooting for those targets or we could be wasting the opportunities each new day brings.

Most people never set goals for fear of failure. We should never let groundless or inappropriate fear stop us from being true to ourselves and stretching ourselves to set the highest goals of which we are capable. I think it is important to aim high in whatever we do. Sydney J. Harris said, "Regret for the things we did can be tempered by time; it is regret for the things we did not do that is inconsolable."

Don't miss the opportunity. Don't pass up the chance. Be the best you can be. Do the best you can do. Give it everything you've got. Then you can live a life of inner satisfaction, not inconsolable regret.

MONETARY DONATIONS

American Income & National Income

- Gave a second donation of \$10,000 to the United Food & Commercial Workers' (UFCW) Strike Hardship Fund to help more than 85,000 members in six states now on strike for more than four months due to major grocery store chains cutting back on health benefits and wages.
- Contributed \$25,000 to the Economic Policy Institute.
- Donated \$2,500 to the Child Labor Coalition.
- Contributed \$25,000 to the United Way International's 2004 World Assembly.
- Gave \$5,000 to the Labor Project for Working Families and the National Interfaith Committee for Worker Justice.

Vlad Basov Agency

- Donated \$200 to the Central Texas Labor Council.

Gary Bleier Agency

- Gave \$1,000 to the Teamsters Local 75 scholarship fund.

David Cohen Agency

- Contributed \$1,000 to the UFCW.
- Donated \$1,000 to SEIU Local 99.
- Gave \$200 to the United Labor Agency of Orange County.

Furer-Whittinghill Agency

- Contributed \$2,000 to the United Domestic Workers Home Care Center.
- Donated \$500 to the UFCW Local 35 Strike Fund.
- Gave \$2,000 to the Baker's Local 315 defense fund.
- Donated \$100 worth of gift certificates to the AFSCME.

Total \$72,500.00

OTHER DONATIONS

Vlad Basov Agency

- Contributed 400 lbs. of food to the North Texas Food Bank for their annual food drive.

David Cohen Agency

- Donated 1,000 lbs. of food for the UFCW.

Furer-Whittinghill Agency

- Hosted the United Domestic Workers convention.

Chris La Fond Agency

- Made a donation of food to the Fayette County Community Action Food Bank.

Joseph Manone Agency

- Assisted the UFCW Local 73A with their Fight Against Leukemia fund raiser.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Erica Dalager
Crystal, MN



Brenda DiSomma
Edison, NJ

Category B:



Laurie Onasch
Menomonee Falls, WI



Anne Bowyer
Omaha, NE

Category C:



Vivian Dwyer
Raleigh, NC



Erica Dalager
Crystal, MN

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	51,670	Rick Altig
2. Brenda DiSomma	10,276	Eric Giglione
3. George Farenthold	6,254	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Erica Dalager	17,629	Rick Altig
2. Brenda DiSomma	5,695	Eric Giglione
3. Gabriela Berloni	5,589	Joshua Chalom
4. Jaqueline deVooght	4,391	Rick Altig
5. Cheryl Cook	3,665	Durhon Oldham

Category B	No. Cards	SGA
1. Laurie Onasch	10,189	Manone & Altig
2. Anne Bowyer	4,580	Akers & Altig
3. John Wilkinson	2,367	Geneser-Bitman
4. Malka Arony	2,239	Steve Hartman
5. Erin McKee	1,969	Shashi Parekh

All Time PR Group Production Record

Month: 55 groups **Vivian Dwyer**

Category C	Groups	SGA
1. Vivian Dwyer	55	Ali Shahrak
2. Eric Dalager	21	Rick Altig
3. Richard Case	18	Jim Surace
4. Casandra Robinson	14	Altig-Martyn
5. Becky Cutler	13	Bill Jennings
5. Erin McKee	13	Shashi Parekh
5. Kenneth Altizer	13	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	281,497	Rick Altig
*2. Brenda DiSomma	86,250	Eric Giglione
3. George Farenthold	53,375	Durhon Oldham

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	45,835	Scott Smith
*2. Brenda DiSomma	37,396	Eric Giglione
*3. Al Wall	37,381	Joshua Chalom
4. Eric Dalager	33,717	Rick Altig
5. Robin Andrade	31,110	Giglione-Brister

Category B	No. Cards	SGA
*1. Laurie Onasch	35,730	Manone & Altig
*2. Malka Arony	29,070	Steve Hartman
*3. Brenda Swecker	19,642	Chris La Fond
4. John Wilkinson	18,645	Geneser-Bitman
5. Irene Rurycz	18,167	Jim Surace

All Time PR Group Production Record

YTD: 103 groups **Vivian Dwyer**

Category C	Groups	SGA
*1. Vivian Dwyer	103	Durhon Oldham
*2. Cheryl Cook	91	Marc Morton
*2. Richard Case	91	Bill Jennings
3. Becky Cutler	87	Jim Surace
4. Kenneth Altizer	86	Rick Altig

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



Mexico

- International boundary
- - - State (estado) boundary
- ★ National capital
- State (estado) capital
- Rail
- Road

0 100 200 300 Miles
0 100 200 300 Kilometers

Lambert Conformal Conic Projection, SP 1800N/2820W

In 1967, the Mexican government commissioned a study to locate the ideal place for a resort. The study revealed Cancun, Mexico was that location, and thus a Cinderella-like transformation began. More vacationers come to Cancun than any other part of Mexico, and many come – again and again – for the white-sand beaches, crystalline-turquoise waters, sizzling nightlife, numerous restaurants, and the proximity of the Mayan ruins throughout the Yucatan peninsula.

However, there is more to Cancun than plopping yourself down at the tiki-hut bar to sip drinks with umbrellas in them.

If culture is your thing, check out downtown Cancun for a more authentic glimpse into the sights and sounds of Mexico. If adventure calls your name, the reefs off Cancun and nearby Cozumel, are among the best in the world for diving and snorkeling. And if you're a history buff, Cancun is home to the ruins of Chichen Itza, Tulum, and Coba – remnants of the area's rich Mayan heritage.

Whatever your interest, Cancun is ideal, so plan to be a part of the festivities in July 2005 for American Income's 54th Annual Convention.

Qualifiers

Erica Dalager	\$3,470.80
Al Wall	\$3,014.17
Laurie Onasch	\$2,659.07
Robin Andrade	\$2,278.98
Cheryl Cook	\$1,759.26
Malka Arony	\$1,685.43
Joseph Galusha	\$1,656.68
Leo VanDenBussche	\$1,576.64
Gabriela Berloni	\$1,532.52
Frances Christie	\$1,482.66
Brenda Di Somma	\$1,245.78
Erin McKee	\$998.10
Richard Case	\$915.26
Jacqueline deVooght	\$904.96
Becky Cutler	\$901.14
Brenda Swecker	\$877.66
David Blaisdell	\$867.79
Mark Gagliardi	\$841.40
William Slocum	\$699.01
Jennifer Opra	\$694.02
Casandra Robinson	\$688.11
Joseph Ward	\$673.60
Patti Morgan	\$673.18
Rona Spano	\$660.84
Shannon Walker	\$650.90
Catherine Briggie	\$622.14
Susan Gilbert	\$617.16
Parminder Sihota	\$611.32
Richard Meshulam	\$531.19
Matt Cutler	\$522.20
Leonard Furer	\$499.00
Charles Hill	\$496.27
Irene Rurycz	\$477.35
Jenny Williams	\$469.48
George Farenthold	\$468.64
John Wilkinson	\$386.90
Sandra Johnson	\$367.49
James Tasker	\$360.80
Vivian Dwyer	\$357.20
John Wagner	\$318.56
Manon Brulotte	\$312.20
Mario Soljan	\$306.80
Susan Kelleher	\$249.84
Gabriella Klett	\$241.07
Cynthia Lebrun-Yaffe	\$231.42
Donald Spohn	\$227.88
Janice Howard	\$216.09
Ayanna Prendergast	\$214.02
Kenneth Altizer	\$211.68
Robin Denham	\$195.03
William Gibson	\$193.23
Robert Dailey	\$189.35

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total
\$43,302.27



December Bonus Qualifiers

Paul Rumbuc \$9,662.56	James Dattilo \$3,416.41	Elaina Bosco \$1,326.90	Mary Ann Gaelic \$897.50	Wes Elder \$318.61
Lawrence Hauck \$8,181.22	Jason Mollo \$2,992.40	Jonathan Saluk \$1,256.70	Ryan Stenglein \$846.79	Saeideh Ali Nessar \$310.37
Bill Hayer \$7,368.25	Terry Sullivan \$2,627.12	Ryan Hungate \$1,227.36	Francisco Perez \$843.93	Robert Dunn \$309.59
Jim Bianchi \$7,186.66	Sally Tapia-Osmun \$2,113.23	Hal Herman \$1,205.43	Kirk Kupsy \$814.04	Jasue Naranjo \$296.68
William Cook \$6,192.12	Darren Miller \$1,990.06	Allan Gilbert \$1,204.40	John Huber \$813.94	Joshua Floyd \$292.60
Dustin Raaum \$5,699.78	Keith Zabrocki \$1,811.50	Gregory Siard \$1,180.75	Christopher Alphen \$792.31	Nestor Aramayo \$276.62
Denise Gilbert \$4,530.32	Don Wold \$1,770.42	Stefan Reynolds \$1,103.20	Dana Hazlett \$663.34	Sarha Lundgren \$271.34
John Bulecza \$4,228.73	Erik Graham \$1,746.25	Gregory Partee \$1,081.00	Rodney Husmann \$500.73	Barrett Clayton \$270.88
Kevin Surles \$4,134.09	John Burnett \$1,492.10	Jeffrey Purtell \$1,063.98	Rabecca Rechek \$383.36	James Stallings \$270.69
Leslie Taylor \$3,610.75	Fred Hadayia \$1,490.47	Pearl Sullivan \$960.81	Shatner Pierre \$330.04	William Heath \$183.81
Jerald Muhammad \$3,434.44	Wayne Hendricks \$1,344.48	Asif Javaid \$897.63	Michael Nowak \$322.38	Mark Reddington \$102.53

Total \$109,643.60

Retention Bonus

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY			
David Wang	Scott Smith	\$6,398.34	Marcus Bautista	Giglione-Brister	\$1,732.13	Majjarga Sukhbaatar	Gleb Ostrovsky	\$1,250.70
Robert Ulreich	Jatoft-Foti	\$4,614.24	Rodney Mori	Rick Altig	\$1,727.29	Richard Miller	Tom Williams	\$1,244.79
Timothy Cruise	Scott Smith	\$4,580.55	Donald Shuck	Mark Hancock	\$1,717.38	Ted Schilling	Bill Jennings	\$1,234.14
Marlon Underwood	Scott Smith	\$4,464.08	Andrew Torres	Altig-Martyn	\$1,717.15	Leo Porter	Durhon Oldham	\$1,230.36
Karen McQuoid	Steve Friedlander	\$4,259.75	David Williams	Rick Altig	\$1,713.79	Corey Neff	Rick Altig	\$1,230.30
William Burbank	Durhon Oldham	\$3,927.90	Clinton Talbert	John Akers	\$1,709.30	Jose Sanchez	Scott Smith	\$1,229.28
Allan Gilbert	Scott Smith	\$3,912.93	Alison King	Furer-Whittinghill	\$1,703.94	Franchesca Prantil	Furer-Whittinghill	\$1,227.36
Omar Hashimi	Jatoft-Foti	\$3,801.17	Concelor Davis	Scott Smith	\$1,691.88	Jason Caples	Durhon Oldham	\$1,215.18
Frank Sommers	Durhon Oldham	\$3,602.48	Jahan Saffari	Rick Altig	\$1,645.74	Kelly McCombes	Marc Zipper	\$1,214.37
John Baloun	Rick Altig	\$3,552.83	Travis Vandenberghe	Rick Altig	\$1,639.69	Alex Langford	Rick Altig	\$1,206.02
Donald McMillan	Rick Altig	\$3,326.28	Lisa Roemer	Eric Gigliione	\$1,624.14	William Kahl	Durhon Oldham	\$1,205.19
Michael Snow	Rick Altig	\$3,299.02	Bret Fels	Eric Neal	\$1,614.01	Julie Wells	Vlad Basov	\$1,205.18
Al-Karim Walji	Rick Altig	\$3,290.69	Michael Perkins	Jatoft-Foti	\$1,596.73	Moulay Elalami	Rick Altig	\$1,204.53
Brian Traboulay	Rick Altig	\$3,233.27	Matthew Hogan	Durhon Oldham	\$1,589.82	Claudia Rodriguez	Jatoft-Foti	\$1,198.34
Pablo Pirela	Scott Smith	\$3,187.26	Gary Fix	Rick Altig	\$1,569.72	Jay Lupekis	Steve Hartman	\$1,195.08
Abdulrazzaq Ahmed	Scott Smith	\$3,182.47	Hugo Rust	Jatoft-Foti	\$1,566.68	Theresa Bellajaro	Rick Altig	\$1,192.55
Paramjit Sangha	Rick Altig	\$3,110.95	Farrah Klink	Marc Zipper	\$1,562.15	Tommy Richardson	Robert Smith	\$1,191.96
Russell Morris	Marc Zipper	\$3,012.01	Robert Olson	Scott Smith	\$1,553.19	David Jackson	Tom Williams	\$1,189.77
Carla Miller	John Akers	\$2,984.84	Richard Delangis	David Cohen	\$1,518.06	Vedran Pipinic	Eric Gigliione	\$1,188.94
James Dattilo	Marc Zipper	\$2,982.62	Gary Greer	Rick Altig	\$1,509.48	Gabriel Hernandez	David Zophin	\$1,186.20
Mary Ann Gaelic	Steve Friedlander	\$2,944.41	Nestor Aramayo	Tom Williams	\$1,489.34	Harpreet Gujral	Rick Altig	\$1,181.15
Curt Snow	Jatoft-Foti	\$2,907.48	Jeffrey Ahrens	Durhon Oldham	\$1,482.82	Christopher Alphen	Giglione-Brister	\$1,170.26
Daniel Potilechio	Scott Smith	\$2,864.71	Brian Adams	Durhon Oldham	\$1,481.81	Ramin Maghsoud	Vlad Basov	\$1,154.38
Wai-Ming Wong	David Cohen	\$2,836.54	Lance Brown	David Cohen	\$1,479.24	Cynthia Wilhelmi	Rick Altig	\$1,154.12
Catherine Clarke	Steve Friedlander	\$2,835.95	David Farraway	Rick Altig	\$1,464.09	Christopher Clark	Rick Altig	\$1,149.43
Ruben Soberanes	Jatoft-Foti	\$2,809.37	Jeffor Churchfield	Rick Altig	\$1,450.66	James Schneider	Scott Smith	\$1,145.59
Michael Nowak	Durhon Oldham	\$2,721.17	Stefan Reynolds	Steve Friedlander	\$1,443.86	Kevin Haines	Ramin Kouladji	\$1,144.30
Alex Bluhm	Jatoft-Foti	\$2,642.12	John Thomas	Chris La Fond	\$1,442.54	Kobina Sekyi	Joseph Manone	\$1,140.13
Yvonne Hernandez	David Cohen	\$2,589.34	Anthony Scavera	Rick Altig	\$1,437.15	Maria Esposito	Steve Hartman	\$1,130.63
Russell Lewis	Durhon Oldham	\$2,444.55	James Logan	Robert Hughes	\$1,432.49	Rick Choptuik	Rick Altig	\$1,117.47
Paula Cooper	Rick Altig	\$2,442.66	Larry Lozano	Jatoft-Foti	\$1,407.87	Bradley Kincaid	Rick Altig	\$1,112.53
Gilbert Franklin	Tom Williams	\$2,352.69	Mack Bell	Allan Jennings	\$1,394.73	Dennis Pochron	Jim Surace	\$1,095.62
Edward Johnson	Marc Zipper	\$2,348.82	Joey Kennedy	Rick Altig	\$1,391.37	Saran Singh	Rick Altig	\$1,080.15
Nanda Duraisami	Rick Altig	\$2,298.26	Horace Johnson	Tom Williams	\$1,389.68	Michael Rome	Joseph Manone	\$1,073.40
Kobie Samuels	Scott Smith	\$2,192.68	Jean Brinkmann	Joseph Manone	\$1,382.32	Barrett Clayton	Yic Hancock	\$1,073.38
Scott Remmey	Eric Gigliione	\$2,191.80	Robert MacDonald	Durhon Oldham	\$1,376.16	Mathew MacCannell	Altig-Martyn	\$1,066.06
Douglas Zigby	Joshua Chalom	\$2,148.10	Larry Malitz	David Zophin	\$1,370.80	Christopher Cummings	Rick Mansfield	\$1,063.11
Arnold Iacoviello	Tom Williams	\$2,139.53	Grady Richards	Geneser-Geneser	\$1,364.85	Keith Cornwell	Mark Hancock	\$1,062.02
Scott Florin	Scott Smith	\$2,134.36	Hal Herman	Durhon Oldham	\$1,352.87	Andrew Limoli	Durhon Oldham	\$1,061.70
Roger Tasaka	Rick Altig	\$2,076.36	Joshua Goodman	Bill Jennings	\$1,352.28	Ali Saeideh Nessar	Rick Altig	\$1,054.53
Howard Wilson	Steve Friedlander	\$2,064.56	Jennifer Baron	Tom Williams	\$1,349.86	Donald Fletcher	Durhon Oldham	\$1,051.45
Christine Hartman	Steve Hartman	\$2,063.29	Maria Guerrero	David Cohen	\$1,339.48	David Ackerman	Eric Gigliione	\$1,049.55
David Thornton	David Cohen	\$2,060.66	Michael Goddard	Rick Altig	\$1,330.50	Erin Carey	Durhon Oldham	\$1,038.87
David Galbreath	Steve Friedlander	\$2,045.07	Wes Elder	Steve Friedlander	\$1,329.10	Pauline Murchie	Steve Friedlander	\$1,037.91
Arthur Westergren	Tom Williams	\$2,031.87	Andrew Fike	Williams-Williams	\$1,324.48	Joaquin Santos	Jatoft-Foti	\$1,036.50
Hurst Kopp	Nick Nirkowski	\$2,002.37	Kevin Appasamy	Rick Altig	\$1,306.30	Preeti Sahgal	Joshua Chalom	\$1,033.52
Loren Cardwell	Marc Morton	\$1,995.93	Herivelto Pereira	Jatoft-Foti	\$1,305.80	Patrick Reed	Joseph Manone	\$1,030.66
Alfred O'Connor	Durhon Oldham	\$1,970.87	Frank Bryant	Vic Hancock	\$1,305.39	Brandon Yercruysse	Gleb Ostrovsky	\$1,027.08
Patrick Coughlin	Rick Altig	\$1,963.16	Anastasiya Fedosova	Tom Williams	\$1,304.13	Richard Evenson	Joseph Manone	\$1,018.53
Roger Hotz	Rick Altig	\$1,961.53	Peter Athas	Chris Wittenbach	\$1,298.62	John Franklin	David Cohen	\$1,015.70
Erin Ziegler	Rick Altig	\$1,938.12	Robert Russo	Rick Altig	\$1,293.33	Maurice Davies	Steve Friedlander	\$1,014.68
Daniel Pavak	Rick Altig	\$1,934.49	Mark Bleier	Gary Bleier	\$1,288.96	Thomas Motanya	Williams-Williams	\$1,014.60
Robert Rife	Vic Hancock	\$1,921.88	Michael Sacotte	Gary Bleier	\$1,285.66	Rebecca Shandrow	Rick Altig	\$1,012.95
Angeles Ordas	Furer-Whittinghill	\$1,911.57	Benjamin Mancillas	Joseph Manone	\$1,285.62	Sean Griffin	Geneser-Geneser	\$1,007.03
Maxine Moody	David Zophin	\$1,883.07	Dennis Muth	Rick Altig	\$1,279.22	John Moreland	Dan Phillips	\$1,006.83
Kent Thrower	Chris La Fond	\$1,868.88	Donnie Frith	Matt Blumert	\$1,261.26	Herman Libman	Chris La Fond	\$1,004.67
Elmore Mundell	Scott Smith	\$1,864.36	Ronald Gurney	Durhon Oldham	\$1,259.21	Jennifer Beagan	Marc Zipper	\$1,004.19
Belinda Harris	Scott Smith	\$1,844.72	Matthew Wolfanger	Durhon Oldham	\$1,259.00	James Worf	Bill Jennings	\$1,000.35
Alfred Brenner	Jatoft-Foti	\$1,835.00	Cory Lax	Robert Smith	\$1,258.32	Andre Abramovich	Rick Altig	\$996.54
Jinzhou Zhao	Rick Altig	\$1,827.69	Roland Fletcher	Geneser-Bitman	\$1,255.22	Mindy Guisewite	Matt Blumert	\$987.62
Nada Markovic	Furer-Whittinghill	\$1,797.12	Roger Rovekamp	Ron VanWoesik	\$1,251.49	John Hard	Vic Hancock	\$979.23

Retention Bonus

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Guy Grondeaux	Rick Altig	\$966.50	Kishann Duncan	Bill Jennings	\$686.25	Allen Trebelhorn	Rick Altig	\$597.66
Jeffrey Ruffing	Chris La Fond	\$958.46	Narinder Sidhu	Rick Altig	\$682.80	William Lankitus	Eric Giglione	\$596.97
Sharon Nigota	Eric Giglione	\$956.11	Jessica McDowell	Marc Morton	\$681.09	Casey Dobbins	Geneser-Bitman	\$596.94
Latonya Tucker	Scott Smith	\$940.05	Dyan Gonzales	David Zophin	\$680.79	Tracy Tenholder	Vic Hancock	\$595.92
Thomas Tulowiecki	Durhon Oldham	\$936.86	Kevin Kearin	David Cohen	\$677.70	Jay Meyer	Durhon Oldham	\$595.92
Shaun Forbes	Steve Friedlander	\$936.08	Nichole Koleske	Gary Bleier	\$677.52	Steve Bowles	Vlad Basov	\$595.50
Nancy Myers	Rick Altig	\$935.76	Kristen Huffman	Steve Hartman	\$673.29	Chris Krahn	Chris La Fond	\$594.36
Steven Sequeira	Steve Friedlander	\$931.57	Kevin Kidd	Durhon Oldham	\$673.11	Larry Wright	Dan Phillips	\$591.15
Francisco Ponce	Matt Blumert	\$927.96	Scott Desanti	Rick Altig	\$665.46	Dax Ogden	Vic Hancock	\$589.44
Ellen Orne	Giglione-Brister	\$922.11	Carl Lee	Dan Phillips	\$665.07	Gabriela Mendoza	David Cohen	\$586.35
Anthony Mele	Durhon Oldham	\$913.62	Lee Dillard	Steve Greer	\$664.65	Jenine Hills	Eric Giglione	\$584.34
John Claxton	Robert Hughes	\$909.06	Vicki Crawford	Steve Friedlander	\$662.43	Scott Jarvie	Durhon Oldham	\$582.96
Harold Canter	Rick Altig	\$906.00	Allegra Jackson	Eric Giglione	\$661.68	James Flores	Bill Jennings	\$582.45
Marjorie Long	Chris La Fond	\$905.65	Melissa Vagasky	Rick Altig	\$661.41	Frank Pettengill	Giglione-Brister	\$581.01
William Hathorne	Scott Smith	\$902.88	Mark Gilmore	Rick Altig	\$661.02	Charles Fennie	Durhon Oldham	\$579.06
Amit Dhingra	Jatoft-Foti	\$902.13	George Noujaim	David Zophin	\$660.54	David Alphonso	Nick Nitkowski	\$489.63
Mark Reddington	Durhon Oldham	\$899.60	Gregory Golden	Scott Smith	\$659.70	Bradley Kulak	Durhon Oldham	\$486.76
Ashara Pharms	Scott Smith	\$895.17	Linda Keough	Marc Zipper	\$659.16	Joseph Heptig	Geneser-Geneser	\$468.48
Zulfikar Bhukera	Scott Smith	\$894.52	Daniel Ribauda	Eric Giglione	\$658.26	Kemmie Holmes	Scott Smith	\$367.14
Susanne Munro	Durhon Oldham	\$891.72	Cathy Hoffman	David Zophin	\$657.27	Max Quasem	David Cohen	\$367.02
James Stallings	Vlad Basov	\$884.01	Leutelia Sampson	Tom Williams	\$655.74	Steven Horyl	Durhon Oldham	\$367.02
Elizabeth Boukidis	Joseph Manone	\$882.99	Onur Gursoy	Marc Zipper	\$652.68	Godley Yarghese	Eric Giglione	\$365.76
Todd Ishimaru	Rick Altig	\$880.95	Eddy Metidieri	Durhon Oldham	\$651.00	James Sak	Scott Smith	\$365.49
Byron Paz	Joshua Chalom	\$880.92	John Reason	Steve Friedlander	\$649.80	Crystal Valentine	Steve Hartman	\$363.21
Richard Koschatzky	Marc Zipper	\$879.15	Sandra Berry	Ali Shahrak	\$648.39	Johanna Woods	Tom Williams	\$361.68
Dan Rawn	Rick Altig	\$876.84	Shawn Richmond	Marc Morton	\$647.31	Susan Earl	Durhon Oldham	\$359.67
Rachel Morris	Steve Friedlander	\$876.24	Henry Riley	David Zophin	\$643.71	Dennis Carlile	Geneser-Geneser	\$359.04
Jose Serrano	James Fagan	\$873.93	Ward Fukunaga	Rick Altig	\$642.33	Reta Chapman	Rick Altig	\$355.50
Jammie Deal	Nick Nitkowski	\$871.65	Robert Moore	Geneser-Geneser	\$642.21	Matthew Modist	Marc Zipper	\$353.73
Frederick Ullrich	Durhon Oldham	\$869.55	Lydia Grist	Vic Hancock	\$641.49	Stephen Maloney	David Zophin	\$351.75
Edward Neequaye	Geneser-Bitman	\$867.99	Leonard Harris	Gary Bleier	\$639.12	Philip Gray	Rick Altig	\$350.85
Brian Luloff	Rick Altig	\$867.12	Steven Salisbury	Rick Altig	\$636.87	Genevieve Theisen	Geneser-Bitman	\$349.95
Eric Labossiere	Rick Altig	\$865.92	Noseben Robert	Williams-Zipper	\$630.81	Dennis Peterson	Durhon Oldham	\$348.84
Eli McKenzie	Williams-Williams	\$862.92	Maureen Call	David Zophin	\$628.80	Cheryl McLean	Rick Altig	\$348.24
Renee Cholmondeley	Eric Giglione	\$858.12	Angel Knight	Scott Smith	\$624.96	David Beskid	Durhon Oldham	\$348.12
Daniel Stelzer	Scott Smith	\$849.48	Todd Cooper	Altig-Martyn	\$623.82	Dennis Cedeno	Eric Giglione	\$347.52
Jessie Lawrence	Chris Wittenbach	\$846.60	Tasha Mills-Foster	Williams-Zipper	\$623.52	Huyen Bakthy	Williams-Zipper	\$345.99
Sammar Miqbel	Jatoft-Foti	\$843.87	Brian Hugli	Jatoft-Foti	\$623.31	Eric Renteria	Bill Jennings	\$344.94
Michael Stewart	Geneser-Geneser	\$842.19	Bedis Kilani	Rick Altig	\$621.60	James Endler	Marc Morton	\$344.70
Leif Erickson	Joseph Manone	\$841.71	Chila Osborne	Rick Altig	\$620.97	Kathleen Loughran	Eric Giglione	\$344.55
Bridget Bullock	Durhon Oldham	\$841.62	Daniel Wernecke	Marc Zipper	\$620.46	David Garrett	Geneser-Bitman	\$344.49
Joseph Moore	Marc Zipper	\$839.94	Patrick Shehan	Allan Jennings	\$620.04	Christian Hidalgo	Ali Shahrak	\$344.25
Michael Schmalbach	Durhon Oldham	\$838.20	Gregory Dixon	Eric Giglione	\$618.87	Matthew Melhorn	Durhon Oldham	\$343.41
Lee Brown	Altig-Martyn	\$832.89	Nelson Gani	Rick Altig	\$617.70	Taiwo Daisi	Eric Giglione	\$342.96
David Clark	Geneser-Geneser	\$832.68	Sarah Larose	Rick Altig	\$615.48	John Brayman	Rick Altig	\$342.09
Josue Naranjo	Marc Zipper	\$830.43	Ramel Madriaga	Rick Altig	\$615.30	Frank Silvera	Eric Giglione	\$341.73
Ryan Hungate	Furer-Whittinghill	\$830.14	Ramel Madriaga	Rick Altig	\$615.30	Mauricio Plascencia	David Cohen	\$341.25
Justin Smith	Steve Friedlander	\$818.47	Tony Rogan	Rick Altig	\$615.15	Maurice Bailey	David Zophin	\$341.25
Paul Vojtek	Altig-Martyn	\$795.18	Brendan Curry	Giglione-Brister	\$614.55			
Yolodym Derevyanny	Rick Altig	\$787.16	Jebadiah Kilmer	Durhon Oldham	\$612.39			
Timothy Clark	Jim Surace	\$783.66	Carol Brunjes	Rick Mansfield	\$611.52			
Stephen Flecker	Eric Giglione	\$781.98	Samson Adelufosi	Eric Giglione	\$611.13			
Ricky Bausley	Geneser-Bitman	\$774.93	Matthew Keith	David Cohen	\$610.80			
Randall Grice	Scott Smith	\$736.41	Cristina Simao	Giglione-Brister	\$609.93			
Pawan Sharma	Steve Friedlander	\$700.95	Eugene Kim	Vlad Basov	\$609.51			
Vernelle Unrau	Rick Altig	\$699.27	Christian Lodde	Allan Jennings	\$606.78			
Robert Weir	Durhon Oldham	\$690.57	Michael Lau	Rick Altig	\$603.03			
Louis Nemec	Tom Williams	\$690.12	Jorge Rubio	Eric Giglione	\$602.16			
Allan Crystal	Scott Smith	\$687.66	Jorge Rubio	Eric Giglione	\$602.16			
Joshua Sieler	Rick Altig	\$687.42	John Arguello	Dan Phillips	\$600.51			
Thomas Conolly	Durhon Oldham	\$686.88	Justin Miller	Rick Altig	\$597.84			

Total Bonus Paid Out
\$433,245.41